

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of

Frank CUYPER

Application No.: 10/531,459

Filed: April 14, 2005

Docket No.: 123512

For: SYSTEM AND METHOD FOR AUTOMATED EXPERIENCE RATING AND/OR LOSS
RESERVING

INFORMATION DISCLOSURE STATEMENT

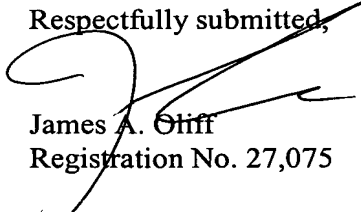
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 CFR §1.56, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO-1449. Unless otherwise indicated herein, one copy of each reference is attached. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

- ☒ 1. This Information Disclosure Statement is being filed (a) within three months of the U.S. filing date of this non-CPA application, OR (b) before the mailing date of a first Office Action on the merits in the present application. No certification or fee is required.
- ☒ 2. Relevance of the non-English language references 4-5 is discussed in the present specification.
- ☒ 3. The references 1-3 were cited in the International Search Report. An English language version of the International Search Report is attached for the Examiner's information.
- ☒ 4. In accordance with 37 CFR §1.98(a)(2)(ii), copies of any U.S. patents and patent application publications are not attached.

Respectfully submitted,


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DEPOSIT ACCOUNT USE AUTHORIZATION Please grant any extension necessary for entry; Charge any fee due to our Deposit Account No. 15-0461
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Form PTO-1449 (REV. 8-83)		US Dept. of Commerce PATENT & TRADEMARK OFFICE		ATTY DOCKET NO. 123512		APPLICATION NO. 10/531,459	
INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)				APPLICANT Frank CUYPER			
				FILING DATE April 14, 2005		GROUP	

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS
	1.	5,987,444	11/16/1999	LO		
	2.	5,761,442	6/2/1998	BARR et al.		

FOREIGN PATENT DOCUMENTS						
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB CLASS
	3.	WO 02/47026 A2	6/13/2002	WIPO		

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)		
	4.	Thomas MACK; "Schriftenreihe Angewandte Versicherungsmathematik"; booklet 28, Verlag Versicherungswirtschaft E.V., Karlsruhe; 1997 pp 310-316
	5.	Thomas MACK; "Measuring the Variability of Chain Ladder Reserve Estimates"; Submitted CAS Prize Paper Competition 1993, Greg Taylor, Chain Ladder Bias, Centre for Actuarial Studies, University of Melbourne, Australia; March 2001, pp 101-182

EXAMINER	DATE CONSIDERED
Examiner: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Date: May 4, 2005